

REMARKS

Claims 1-39 were pending.

Claim 14 has been amended.

Claims 1-13 and 29-38 have been cancelled without disclaimer and without prejudice to the filing of divisional applications.

Claims 39-44 have been added.

Claims 14-28 and 39-44 are pending.

The Examiner maintains that the present application contains claims directed to the following patentably distinct inventions:

Group I: Claims 1-13 and 29-38, drawn to authenticating a transaction or a payment service being used in a transaction, classified in class 705, subclass 44;

Group II: Claims 14-28, drawn to creating a verification value, classified in class 705, subclass 75.

In response, Applicants elect, without traverse, Group II, including Claims 14-28, drawn to creating a verification value, and requests the withdrawal of the non-elected claims, without prejudice or disclaimer. Applicants also respectively submit that new claims 39-44 are drawn to creating a verification value and fall within elected Group II.

Applicants hereby petition for any extension of time which may be required to maintain the pendency of this case, and any required fee, except for the Issue Fee, may be charged to **Deposit Account No. 17-0055**.

Serial No.: 10/642,878

Applicant(s): Jagdeep Singh Sahota, et al.

Election in Response to Restriction Requirement and Preliminary Amendment

In the event that the Examiner finds any remaining impediment to a prompt allowance of this application which could be clarified by a telephonic interview, the Examiner is respectfully requested to contact the undersigned attorney at the telephone number listed below.

Respectfully submitted,

QUARLES & BRADY LLP

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By



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